

Information to identify the case:

Debtor 1	<u>Constantine Koutsoupas</u>	Social Security number or ITIN	xxx-xx-0071
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30531-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Constantine Koutsoupas

1/13/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Constantine Koutsoupas
Debtor

Case No. 17-30531-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 13, 2021

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:

Recip ID	Recipient Name and Address
db	+ Constantine Koutsoupas, 527 Oldbridge Turnpike, Apartment 4324, East Brunswick, NJ 08816-1969
r	+ Jose Sanchez, Keller Williams Realty West Monmouth, 50 Route 9 North, Building B, Morganville, NJ 07751-1574
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517113667	+ Anthony Devinentis, 1129 Bloomfield Avenue- #208, West Caldwell, NJ 07006-7123
517113668	Caliber Home Loans, Inc., P.O. Box 619063, Dallas, TX 75261-9063
518454463	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
518454464	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609, Citibank, N.A., as trustee for CMLTI Ass, PO Box 814609 Dallas, TX 75381-4609
517113671	+ Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517113672	+ Fenton & McGarvey P.S.C., 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
517113673	+ First American Acceptance, 2 Industrial Way W, Eatontown, NJ 07724-2265
517113675	+ Hayt Hayt & Landau, 2 Industrial Way W #8, Eatontown, NJ 07724-2279
517113679	+ McCabe, Weisberg & Conway, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517113681	+ Nudelman Klemm & Golub, PC, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
517179597	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517137697	+ The Accounts Retrieval System, Inc., Harold Rosenblatt, Pres., POB 386, Baltimore, MD 21203-0386
518909235	+ U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
518909236	+ U.S. Bank Trust National Association, et al, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381, U.S. Bank Trust National Association, et c/o Fay Servicing, LLC 75381-4609

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2021 22:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2021 22:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 13 2021 22:10:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517113670	EDI: CAPITALONE.COM	Jan 14 2021 02:13:00	Capitol One Bank, 15000 Capitol One Drive, Richmond, VA 23238
517113669	EDI: CAPITALONE.COM	Jan 14 2021 02:13:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517237704	EDI: BL-BECKET.COM	Jan 14 2021 02:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517113674	+ EDI: GMACFS.COM	Jan 14 2021 02:13:00	GMAC, P.O. Box 380901, Bloomington, MN 55438-0901
517113676	EDI: IRS.COM	Jan 14 2021 02:13:00	Internal Revenue Service, P.O. Box 7346,

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517113677	Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2021 22:08:00	Philadelphia, PA 19101-7346 Kohls, Po Box 3043, Milwaukee, WI 53201-3043
517520614	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:26:08	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517304121	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:25:07	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517113678	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:26:08	LVNV Funding, LLC, 15 South Main Street, Greenville, SC 29601-2743
517113680	+ Email/PDF: bankruptcy@ncfsi.com	Jan 13 2021 22:27:16	New Century Financial, 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
517268846	EDI: PRA.COM	Jan 14 2021 02:13:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517296496	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:25:07	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Unifund CCR, Partners, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517305062	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 13 2021 22:10:00	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Craig Scott Keiser	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST craig.keiser@law.njoag.gov
Denise E. Carlon	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-D dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joseph Casello

on behalf of Debtor Constantine Koutsoupas jcasello@cvclaw.net jcasello627@gmail.com

Kevin M. Buttery

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST
bkyefile@rasflaw.com

Melissa N. Licker

on behalf of Creditor U.S. Bank Trust National Association NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Melissa S DiCerbo

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust nj.bkecf@fedphe.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST
smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11